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WHAT IS CLAIMED IS:

1. A communication system including a settlement management apparatus and a portable information terminal, said settlement management apparatus comprising:

judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for using credit services which the user uses; and

10 a storage controller for storing, if said judging means decides that the identification information is valid, the identification information in said portable information terminal,

wherein said portable information terminal comprises:

15 a reader for reading the identification information from an IC chip provided in a credit card issued from an issuer providing the credit services through wireless communication; and

20 storing means for transmitting the identification information read by said reader to said settlement management apparatus and for storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid.

25 2. A communication system including a settlement management apparatus and a portable information terminal, said settlement management apparatus comprising:

judging means for judging whether or not identification information assigned to a user of said portable information terminal and used for predetermined settlement is valid for

using credit services which the user uses; and

a storage controller for storing, the identification information in said portable information terminal if said judging means decides that the identification information is

5 valid,

wherein said portable information terminal comprises:

a transmitter for transmitting user identifying information, according to which a user is identified, to said settlement management apparatus; and

10 storing means for storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted by said transmitter is decided to be valid.

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3. A settlement management apparatus comprising:

judging means for judging whether or not identification information assigned to a user of a portable information terminal and used for predetermined settlement is valid for

20 using credit services which the user uses; and

a storage controller for storing the identification information in said portable information terminal if said judging means decides that the identification information is

25 valid.

4. The settlement management apparatus according to claim 3, wherein said judging means decides whether or not the identification information read and provided through wireless

30 communication from an IC chip provided in a credit card issued by an issuer for providing the credit services is valid.

5. The settlement management apparatus according to claim
3, further comprising:

5 in such a way as to be associated with user identifying
information according to which the user is identified,

10 wherein said judging means associates the
identification information with the user identifying
information transmitted from said portable information
terminal and decides whether or not the identification
information managed by said manager is valid.

6. A settlement management method comprising the steps of:

15 judging whether or not identification information
assigned to a user of a portable information terminal and used
for predetermined settlement is valid for using credit services
which the user uses; and

20 storing the identification information in said portable
information terminal if it is decided in said judging step
that the identification information is valid.

7. A computer-readable program comprising the steps of:

judging whether or not identification information
assigned to a user of a portable information terminal and used
25 for predetermined settlement is valid for using credit services
which the user uses; and

storing the identification information in said portable
information terminal if it is decided in said judging step
that the identification information is valid.

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8. A portable information terminal comprising:

a reader for reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and

storing means for transmitting the identification information read by said reader to a settlement management apparatus, which manages settlement to be performed according to the identification information, and for storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid.

9. The portable information terminal according to claim 8, further comprising:

acquisition means for acquiring a predetermined application provided from said settlement management apparatus; and

a controller, implemented by the application acquired by said acquisition means, for controlling encrypting or decoding of communication performed between said settlement management apparatus and said terminal.

10. An information processing method comprising the steps of:

reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and

transmitting the identification information read in

5 said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information, and storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification information is valid.

11. A computer-readable program comprising the steps of:
10 reading identification information, which is assigned to a user and used for predetermined settlement, from an IC chip provided in a credit card issued from an issuer providing credit services which the user uses, through wireless communication; and
transmitting the identification information read in
15 said reading step to a settlement management apparatus, which manages settlement to be performed according to the identification information, and storing the identification information based on an instruction issued by said settlement management apparatus if it is confirmed that the identification
20 information is valid.

12. A portable information terminal comprising:
a transmitter for transmitting user identifying information, according to which a user is identified, to a
25 settlement management apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses; and
30 storing means for storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement

management apparatus in such a way as to be associated with the user identifying information transmitted by said transmitter is decided to be valid.

5 13. The portable information terminal according to claim 12, further comprising:

acquisition means for acquiring a predetermined application provided from said settlement management apparatus; and

10 a controller, implemented by the application acquired by said acquisition means, for controlling encrypting or decoding of communication performed between said settlement management apparatus and said terminal.

15 14. An information processing method comprising the steps of:

transmitting user identifying information, according to which a user is identified, to a settlement management apparatus, which manages settlement to be performed according 20 to identification information assigned to the user by using predetermined credit services which the user uses; and

storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus 25 in such a way as to be associated with the user identifying information transmitted in said transmitting step is decided to be valid.

15. A computer-readable program comprising the steps of:
30 transmitting user identifying information, according to which a user is identified, to a settlement management

apparatus, which manages settlement to be performed according to identification information assigned to the user by using predetermined credit services which the user uses; and

5. storing the identification information provided by said settlement management apparatus if the identification information managed by said settlement management apparatus in such a way as to be associated with the user identifying information transmitted in said transmitting step is decided to be valid.